

REMARKS

Applicants respectfully request allowance of the claims in view of the following remarks. Upon entry of this Amendment, claims 2, 4-6, 8, and 10 will be pending in this application. Claim 3 is hereby canceled, and claims 1, 7, and 9 were previously canceled. Claim 4 is amended to incorporate the subject matter of claim 3. No new matter is added by this amendment.

Allowed Claims and Allowable Subject Matter

Applicants acknowledge with appreciation the Examiner's allowance of claims 2, 6, 8, and 10. Applicants also appreciate the identification of allowable subject matter as acknowledged by the Examiner in the previous Office Action. Particularly, the Examiner has indicated that claims 4 and 5 contain allowable subject matter and would be allowed if rewritten in independent form.

Rejections Under 35 U.S.C. § 103(a)

Claim 3 has been rejected under 35 U.S.C. § 103(a) as allegedly unpatentable over Paltenghe et al., Pub. No. 2002/0004783, further in view of "First SET transaction on the internet", Financial Technology International Bulletin. By this amendment, claim 3 has been canceled. Applicants therefore respectfully submit that the rejection is moot in view of this amendment.

Claim Objections

The Examiner has objected to claims 4 and 5 due to their dependence from rejected independent claim 3. However, the Examiner has indicated that Claim 4 would be allowable if rewritten in independent form including all of the limitations of the claim 3. The Examiner has further indicated that Claim 5 would be allowable if Applicant overcame the objection of claim 4, based upon the dependency of claim 5 on claim 4. Claim 4 is hereby amended as suggested by the Examiner. Applicants therefore respectfully request that the objections be withdrawn, and claims 4 and 5 be allowed in addition to previously-allowed claims 2, 6, 8, and 10.

CONCLUSION

On the basis of the foregoing Amendments, Applicant respectfully submits that this application is now in condition for allowance, early notice of which would be appreciated. Should the Examiner not agree, then a telephonic interview is respectfully requested to discuss any remaining issue in an effort to expedite the allowance of this application.

Applicant believes that no additional fee, other than the fee associated with the one-month extension of time, is due in connection with the filing of this response. If any additional fee is due, or overpayment made, with regard to this response, Applicant authorizes the Director to charge any such fee, and credit any overpayment, to Deposit Account No. 02-4377, Ref. No. 070457.0972.

Respectfully submitted,

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Date September 26,
2011